Loan to Students for Higher Education

†1423. SHRI KAPIL SIBAL:
SHRI RAJIV RANJAN SINGH 'LALAN':

Will the Minister of FINANCE be pleased to state:

(a) whether it is fact that private and public sector banks are giving loan to the students for higher education;

(b) if so, the amount of loans given to students for higher education during the years 2000-2001, 2001-2002 and 2002-2003; and

(c) the number of students provided with such loans, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): (a) to (c) Reserve Bank of India advised all Scheduled Commercial Banks vide its circular dated 28.04.2001 to implement the educational loan scheme. According to the information furnished by the Reserve Bank of India, the bank-wise number of accounts and amount disbursed by Public Sector Banks under comprehensive educational loan scheme during the last three years (as available) *i.e.* 2000-01, 2001-02 & 2002-03 is indicated in the Statement enclosed (see below). The data generating system of RBI do not provide the State-wise data and data in respect of Private Sector Banks under new educational loan scheme.

Statement

The Statement showing the number of accounts and amount disbursed by Public Sector Banks (PSBs) under comprehensive educational loan scheme during the last three years i.e. 2000-01, 2001-02 and 2002-03.

(Rs. in lakhs)

Name of the Bank	2000-01		2001-02		2002-03	
	No. of Accounts	Amount disbursed	No. of Accounts	Amount disbursed	No. of Accounts	Amount disbursed
Allahabad Bank	2247	2297	2247	2421	3311	4752
Andhra Bank	4823	4612	14015	15120	23174	28564
Bank of Baroda	2507	3302	3587	4469	4435	5650
Bank of India	1819	1652	2552	1894	5115	6650

†Original notice of the question was received in Hindi.

Bank of Maharashtra	90	114	1874	1508	2690	2607
Canara Bank	2822	3826	7805	7350	15641	15773
Central Bank of India	429	472	222	300	1501	3616
Corporation Bank	512	590	1478	1383	2764	3323
Dena Bank	425	441	611	607.80	778	1095.22
Indian Bank	910	1276	1958	2213.15	2307	3335.08
Indian Overseas Bank	4570	4239	6308	9535	7021	14297
Oriental Bank of Commerce	3199	2616	4085	4297	7607	9516
Punjab National Bank	6618	11282	7542	13531	6462	16384
Punjab & Sind Bank	245	126	233	533	787	1543
Syndicate Bank	1261	1391	2411	2148	3303	1956
UCO Bank	332	392	571	642	1485	1988
Union Bank of India	1757	1737	1194	997	2114	2145
United Bank of India	889	444	2403	2126	3341	5031
Vijaya Bank	510	1221	760	806	1507	2351
State Bank of India	7470	15048	18807	19161	29610	44639
State Bank of Bikaner & Jaipur	357	435	405	493.96	639	954
State Bank of Hyderabad	576	1788	1184	2265	2476	4841
State Bank of Indore	420	418	508	505.14	1112	1106.88
State Bank of Mysore	680	513	1207	1635	1376	2803
State Bank of Patiala	507	1170	802	1459.12	971	2099.83
State Bank of Saurashtra	89	345	170	378	402	822
State Bank of Travancore	2630	5034	3675	5496	8996	11646
TOTAL :	**48694**	**66780**	**88614**	**103274.17**	**140925**	**199488.01**

Assistance of CentralTransfer of Plan Resources to States

1424. PROF. ALKA BALRAM KSHATRIYA: Will the Minister of FINANCE be pleased to state:

(a) whether public sector banks have sought assignment of Central transfer of Plan resources to States as pre-condition for extending debt support to utilities and other state owned public sector enterprises;

(b) if so, whether Government have considered the proposal made by public sector banks;

(c) whether in order to impart more objectivity in identifying cases of wilful default, in future, responsibilities may be entrusted to a committee of higher functionaries;